

## CLAIMS

What is claimed is:

- 1 1. <sup>sp</sup>ca) A method for creating a customer account utilizing a network, comprising  
2 the steps of:
- 3 (a) receiving an application from a customer, wherein the application  
4 includes information relating to the user and documentation relating to the  
5 user;
- 6 (b) utilizing a first computer to create a profile for the customer based  
7 on the application received from the customer;
- 8 (c) utilizing the first computer to create an account for the customer;
- 9 (d) transmitting information relating to the created profile and  
10 account from the first computer to a second computer;
- 11 (e) generating a notification utilizing the second computer, wherein  
12 the notification indicates that the account has been created; and
- 13 (f) transmitting the notification from the second computer to the  
14 customer utilizing a network.
- 1 2. A method as recited in claim 1, further comprising the step of transmitting an  
2 application form to the customer utilizing the network.
- 1 3. A method as recited in claim 1, further comprising the steps of associating an  
2 identifier with the created profile, generating information material for the  
3 customer utilizing the second computer, wherein the information material  
4 includes the identifier associated with the customer, printing the information  
5 material with the identifier using a printer coupled to the second computer.
- 1 4. A method as recited in claim 1, wherein the step of utilizing the first  
2 computer to create the profile for the customer further comprises the step of:

3 generating an identifier associated with the customer utilizing the first  
4 computer.

1 5. A method as recited in claim 1, further comprising the step of associating the  
2 customer profile with the created account to identify the customer as an  
3 account holder of the account.

1 6. A method as recited in claim 5, wherein a plurality of customer profiles are  
2 associated with the created account.

1 7. <sup>5b</sup> ~~A method as recited in claim 1, wherein the information relating to the~~  
2 ~~customer included in the application includes at least one of personal~~  
3 ~~information about the customer and employment history of the customer.~~

1 8. A method as recited in claim 1, wherein the notification is transmitted to the  
2 user in an electronic mail (e-mail) message.

1 9. <sup>5b</sup> ~~A method as recited in claim 1, further comprising the step of inputting at~~  
2 ~~least a portion of the information included in the application into the first~~  
3 ~~computer prior to generation of the customer profile.~~

1 10. A method as recited in claim 1, further comprising the step of storing the  
2 created profile and account in a database coupled to the first computer.

1 11. <sup>5b</sup> ~~A computer program embodied on a computer readable medium for creating~~  
2 ~~a customer account utilizing a network, comprising:~~  
3 (a) a code segment for receiving an application from a customer,  
4 wherein the application includes information relating to the user and  
5 documentation relating to the user;  
6 (b) a code segment for utilizing a first computer to create a profile for  
7 the customer based on the application received from the customer;

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- 8 (c) a code segment for utilizing the first computer to create an  
9 account for the customer;
- 10 (d) a code segment for transmitting information relating to the  
11 created profile and account from the first computer to a second computer;
- 12 (e) a code segment for generating a notification utilizing the second  
13 computer, wherein the notification indicates that the account has been  
14 created; and
- 15 (f) a code segment for transmitting the notification from the second  
16 computer to the customer utilizing a network.
- 1 12. A computer program as recited in claim 11, further comprising a code  
2 segment for transmitting an application form to the customer utilizing the  
3 network.
- 1 13. A computer program as recited in claim 11, further comprising a code  
2 segment for associating an identifier with the created profile, a code segment  
3 for generating information material for the customer utilizing the second  
4 computer, wherein the information material includes the identifier associated  
5 with the customer, a code segment for printing the information material with  
6 the identifier using a printer coupled to the second computer.
- 1 14. A computer program as recited in claim 11, wherein the code segment for  
2 utilizing the first computer to create the profile for the customer further  
3 comprises a code segment for generating an identifier associated with the  
4 customer utilizing the first computer.
- 1 15. A computer program as recited in claim 11, further comprising a code  
2 segment for associating the customer profile with the created account to  
3 identify the customer as an account holder of the account.

1 16. ~~sb~~ A computer program as recited in claim 11, wherein the information relating  
2 to the customer included in the application includes at least one of personal  
3 information about the customer and employment history of the customer.

1 17. A computer program as recited in claim 11, wherein the notification is  
2 transmitted to the user in an electronic mail (e-mail) message.

1 18. ~~sb~~ A computer program as recited in claim 11, further comprising a code  
2 segment for inputting at least a portion of the information included in the  
3 application into the first computer prior to generation of the customer profile.

1 19. A computer program as recited in claim 11, further comprising a code  
2 segment for storing the created profile and account in a database coupled to  
3 the first computer.

1 20. ~~sb~~ A system for creating a customer account utilizing a network, comprising:  
2 (a) logic for receiving an application from a customer, wherein the  
3 application includes information relating to the user and documentation  
4 relating to the user;  
5 (b) logic for utilizing a first computer to create a profile for the  
6 customer based on the application received from the customer;  
7 (c) logic for utilizing the first computer to create an account for the  
8 customer;  
9 (d) logic for transmitting information relating to the created profile  
10 and account from the first computer to a second computer;  
11 (e) logic for generating a notification utilizing the second computer,  
12 wherein the notification indicates that the account has been created; and  
13 (f) logic for transmitting the notification from the second computer  
14 to the customer utilizing a network.

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